

VOLUNTEER INSURANCE
VOLUNTEER INSURANCE PROGRAM

2008-2009

Summary of Coverage

Insurance is available through the Kentucky Volunteer Insurance Program. There are two types of coverage that may be purchased together or separately, accident/personal liability and/or excess auto liability. The accident and personal liability insurance must be purchased together, therefore the cost for this type of coverage is combined.

I. ACCIDENT AND PERSONAL LIABILITY

Excess Accident Medical Coverage

This coverage will pay up to \$25,000 for medical treatment, hospitalization and licensed nursing care required as a result of an accident. The insurance applies while the volunteer is traveling directly to and from, and while participating in volunteer activities. Initial medical expenses must be incurred within 60 days of the accident. Expenses are then covered for a one-year period following the accident.

Other than X-rays, dental care is covered up to \$900 for accidental injury to natural teeth.

This coverage also provides up to \$50 for repair or replacement of eyeglass frames and up to \$50 for repair or replacement of eyeglass prescription lenses damaged as a result of an accident.

The maximum payment under this coverage including dental and eyeglass expenses is \$25,000.

This insurance does not cover expenses that are eligible under any group or franchise policy.

Accidental Death and Dismemberment Coverage

In addition to the accident medical coverage, the insurance company will pay the following benefits for death or loss of limb or sight, occurring within one year after the accident.

- | | |
|---|---------|
| • Loss of life (paid to beneficiary) | \$2,500 |
| • Loss of both hands, feet or eyes or any combination thereof (paid to volunteer) | \$2,500 |
| • Loss of either hand, foot, or either eye (paid to volunteer) | \$2,500 |
| • Loss of thumb and index finger on either hand (paid to volunteer) | \$ 625 |

Kentucky Commission on Community Volunteerism and Service

www.volunteerKY.ky.gov



PRINCIPAL EXCLUSIONS TO ACCIDENT INSURANCE

This insurance does not apply to:

- Sickness or disease;
- Expenses for services rendered by a person employed or retained by the VIS member;
- Abdominal hernia, however caused;
- Bacterial infection unless caused by a wound;
- War or any act of war, whether declared or not;
- Any volunteer fireman, rescue squad member, or sports team;
- Flying in experimental aircraft; or serving as a pilot or crewmember of any aircraft.

PERSONAL LIABILITY

This coverage provides only the insured applicant with \$1,000,000 protection for a personal injury or a property damage liability claim arising out of the performance of the volunteer's duties.

PRINCIPAL EXCLUSIONS TO PERSONAL LIABILITY INSURANCE

This insurance does not apply to:

- Injury or damage arising out of the use of an automobile, aircraft or watercraft;
- Injury or damage arising while traveling to or from the place of volunteer services;
- Errors or omissions in connection with professional services;
- Medical malpractice;
- Personal injury resulting from assault and battery committed by or at the direction of the volunteer;
- Liability assumed by the volunteer under any contract or agreement;
- Property damage to property in the care, custody or control of the volunteer.

Kentucky Commission on Community Volunteerism and Service

www.volunteerKY.ky.gov



II. EXCESS AUTOMOBILE LIABILITY INSURANCE

Automobile insurance has limits of \$500,000 for each occurrence of bodily injury and property damage, which covers the insured applicant only. This is excess insurance protection over the insurance carried by the volunteer on his own car or the state's financial responsibility laws, whichever is greater.

PRINCIPAL EXCLUSIONS TO EXCESS AUTOMOBILE LIABILITY

This insurance does not apply to:

- Liability assumed by the volunteer under any contract or agreement;
- Any obligation for which the volunteer may be held liable under workers' compensation or disability benefits law or under any law;
- Bodily injury to any employee of the volunteer organization arising out of and in the course of his or her employment;
- Property damage to property owned or transported by the volunteer, or in their care, custody or control;
- Bodily injury or property damage resulting from the loading of property before it has been put in or on the volunteer's automobile;
- Any automobile while such automobile is being used as a public conveyance;
- Any obligation under any insured or underinsured motorist law, No Fault Law, basic reparation benefits law, any law requiring personal injury protection coverage, or any similar law.

LEGAL DEFENSE

The Insurance Company, under the Personal Liability and Excess Automobile Liability Insurance coverage, will defend any covered suit against the volunteer when the suit seeks damages on account of personal injury, bodily injury, or property damage which exceeds any other valid or collectible insurance available.